



09-12-02

AT 3624  
PATENT  
RD-27419

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Smith et al. :  
Serial No.: 09/392,028 : Art Unit: 3624  
Filed: September 8, 1999 : Examiner: Felten, D.  
For: METHODS AND APPARATUS :  
FOR PROCESSING CASH :  
ADVANCE REQUESTS :

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GROUP 3600

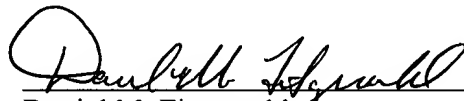
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I certify that the documents listed below:

- Amendment Transmittal (3 pgs., in duplicate)
- Amendment After Final in Response to Office Action dated May 13, 2002 (14 pgs.)
- Submission of Marked Up Claims (4 pgs.)
- Certificate of Mailing via Express Mail (1 pg.)
- Return post card

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to BOX AF, Commissioner for Patents, Washington, D.C. 20231.

  
Daniel M. Fitzgerald  
Registration No. 38,880  
Armstrong Teasdale LLP  
One Metropolitan Square, Suite 2600  
St. Louis, MO 63102  
(314) 621-5070



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Commissioner for Patents  
Washington, D.C. 20231

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TRANSMITTAL

1. Transmitted herewith is:  
Amendment After Final in Response to Office Action dated May 13, 2002;  
Submission of Marked Up Claims; Certificate of Mailing by Express Mail

STATUS

2. Applicant  
☒ claims small entity status.  
☒ is other than a small entity.

CERTIFICATE OF MAILING/TRANSMISSION (37 C.F.R. 1.8a)

I hereby certify that this correspondence is, on the date shown below, being:

MAILING

☒ deposited with the United States Postal Service  
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Patents, Washington, D.C. 20231

Date: 9-10-02

FACSIMILE

transmitted by facsimile to the Patent and Trademark  
Office

Daniel M. Fitzgerald  
Reg. No. 38,880

### EXTENSION OF TERM

3. The proceedings herein are for a patent application and the provisions of 37 C.F.R. 1.136 apply.

(complete (a) or (b), as applicable)

- (a) ☒ Applicant petitions for an extension of time under 37 C.F.R. 1.136  
(Fees: 37 C.F.R. 1.17(a)-(d) for the total number of months checked below:)

Extension for response within:	Other than small entity Fee	Small entity Fee (if applicable)
<input checked="" type="checkbox"/> first month	\$ 110.00	\$ 55.00
<input type="checkbox"/> second month	\$ 400.00	\$ 200.00
<input type="checkbox"/> third month	\$ 920.00	\$ 460.00
<input type="checkbox"/> fourth month	\$1,440.00	\$ 720.00
<input type="checkbox"/> fifth month	\$1,960.00	\$ 980.00

Fee: \$ 110.00

If an additional extension of time is required, please consider this a petition therefor.

*(Check and complete the next item, if applicable)*

— An extension of \_\_\_\_\_ months has already been secured. The fee paid therefor \$\_\_\_\_\_ is deducted from the total fee due for the total months of extension now requested.

Extension fee due with this request \$ 110.00.

OR

- (b) — Applicant believes that no extension of term is required. However, this conditional petition is being made to provide for the possibility that applicant has inadvertently overlooked the need for a petition for extension of time.

## FEE FOR CLAIMS

4. The fee for claims (37 C.F.R. 1.16(b)-(d)) has been calculated as shown below:

	(Col. 1)		(Col. 2)	(Col. 3)	SMALL ENTITY		OTHER THAN SMALL ENTITY
	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA	ADDITIONAL RATE FEE	OR	ADDITIONAL RATE FEE
TOTAL	24	MINUS	22	=2	x \$9 = \$		x \$18 = \$36.00
INDEP.	4	MINUS	3	=1	x \$42 = \$		x \$84 = \$84.00
FIRST PRESENTATION OF MULTIPLE DEP. CLAIM					+ \$130 = \$		+ \$280 = \$
					TOTAL ADDITIONAL FEE \$	OR	TOTAL ADDITIONAL FEE \$120.00

- (a) ☐ No additional fee for Claims is required

**OR**

- (b) ☒ Total additional fee for claims required \$ 120.00

## FEE PAYMENT

5. ☐ Attached is a check in the sum of \$ \_\_\_\_\_
- ☒ Charge Deposit Account No. 01-2384 the sum of \$230.00  
A duplicate of this transmittal is attached.

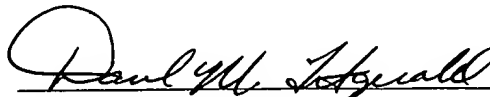
## FEE DEFICIENCY

6. ☒ If any additional extension and/or fee is required, charge Deposit Account No. 01-2384.

**AND/OR**

- ☒ If any additional fee for claims is required, charge Deposit Account No. 01-2384.

7. ☐ Other:

  
 Daniel M. Fitzgerald  
 Registration No. 38,880  
 ARMSTRONG TEASDALE LLP  
 One Metropolitan Square, Suite 2600  
 St. Louis, MO 63102  
 314/621-5070



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AMENDMENT AFTER FINAL

Box AF  
Hon. Commissioner for Patents  
Washington, D.C. 20231

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Sir:

In response to the Office Action dated May 13, 2002 and made final, Applicants respectfully request entry and consideration of the following amendment:

IN THE CLAIMS:

1. (once amended) A method for processing cash advance requests using a process management and workflow system coupled to a data repository, said method comprising the steps of:

receiving a cash advance request at the process management and workflow system; and

operating the process management and workflow system to record the cash advance request, evaluate current collateral information, and evaluate current credit status.

09/13/2002 NBERHE 00000078 012384 09392028

01 FC:103 36.00 CH  
02 FC:102 84.00 CH  
03 FC:115 110.00 CH